

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In re:

LAJUAN GIBSON

Debtor(s)

Case No. 12-33105-DOF

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carl L. Bekofske, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2012.
- 2) The plan was confirmed on 11/19/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2014.
- 5) The case was dismissed on 01/22/2015.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$17,600.00
Less amount refunded to debtor	\$300.00

NET RECEIPTS: **\$17,300.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,795.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$660.73
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,456.23**

Attorney fees paid and disclosed by debtor: \$476.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIHOM MORTGAGE CORP	Unsecured	0.00	NA	NA	0.00	0.00
AMERIHOM MORTGAGE CORP	Unsecured	24,308.00	NA	NA	0.00	0.00
AMERIHOM MORTGAGE CORP	Unsecured	18,393.00	NA	NA	0.00	0.00
BENEFICIAL FINANCE	Unsecured	6,669.00	NA	NA	0.00	0.00
BENEFICIAL FINANCE	Unsecured	1,000.00	NA	NA	0.00	0.00
CHILDREN'S HEART CENTER	Unsecured	5.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	5,869.00	NA	NA	0.00	0.00
CITIBANK USA, NA	Unsecured	53,938.00	NA	NA	0.00	0.00
CITIBANK USA, NA	Unsecured	21,417.00	NA	NA	0.00	0.00
CITIBANK USA, NA	Unsecured	21,417.00	NA	NA	0.00	0.00
CLIENT FINANCIAL SERVICES	Unsecured	67.66	NA	NA	0.00	0.00
COMPUTER CREDIT	Unsecured	50.00	NA	NA	0.00	0.00
DR. KIRAN	Unsecured	20.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,455.00	2,545.82	2,545.82	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,952.00	11,977.39	11,977.39	0.00	0.00
ELGA CREDIT UNION	Unsecured	4,856.00	NA	NA	0.00	0.00
ELGA CREDIT UNION	Unsecured	10,679.00	NA	NA	0.00	0.00
EVERHOME MORTGAGE CO	Unsecured	52,927.00	NA	NA	0.00	0.00
FLINT CHILDREN'S CENTER	Unsecured	40.00	NA	NA	0.00	0.00
FLINT JOURNAL	Unsecured	325.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	100.00	NA	NA	0.00	0.00
GENESEE COUNTY FOC	Priority	NA	8.73	8.73	8.73	0.00
GENESEE COUNTY TREASURER	Secured	5,000.00	1,228.12	1,228.12	1,228.12	531.45
GENESEE COUNTY TREASURER	Secured	NA	7,716.04	7,716.04	250.77	106.88
GENESEE COUNTY TREASURER	Secured	NA	1,135.34	1,135.34	90.31	23.44
GENESEE COUNTY TREASURER	Secured	NA	5,204.30	5,204.30	86.05	135.48
GENESEE COUNTY TREASURER	Secured	NA	5,097.88	5,097.88	405.52	105.28
GENESEE COUNTY TREASURER	Secured	NA	4,106.20	4,106.20	326.64	84.80
GENESEE COUNTY TREASURER	Secured	NA	677.49	677.49	47.70	21.05
GENESEE COUNTY TREASURER	Secured	0.00	1,806.25	1,806.25	143.69	37.30
GENESEE MEDICAL ANESTHESIA	Unsecured	107.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GMAC MORTGAGE, LLC	Secured	39,477.00	NA	NA	0.00	0.00
GMAC MORTGAGE, LLC	Secured	0.00	NA	NA	0.00	0.00
HARRIS NA	Secured	18,270.00	NA	NA	0.00	0.00
HSBC	Unsecured	2,434.72	NA	NA	0.00	0.00
HSBC/RS	Unsecured	3,159.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	12,432.05	12,432.05	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	45,000.00	5,568.31	5,568.31	220.87	0.00
JOSEPH, MANN, & CREED	Unsecured	325.00	NA	NA	0.00	0.00
KEVIN J. GAFFNEY, MD	Unsecured	67.66	NA	NA	0.00	0.00
LJ ROSS	Unsecured	328.80	NA	NA	0.00	0.00
MICHIGAN DEPARTMENT OF TREAS	Secured	5,000.00	1,421.38	1,421.38	1,421.38	0.00
MICHIGAN DEPARTMENT OF TREAS	Unsecured	2,147.77	5,422.51	5,422.51	0.00	0.00
MICHIGAN DEPARTMENT OF TREAS	Priority	0.00	5,568.31	5,568.31	5,568.31	0.00
MICHIGAN DEPT OF TREASURY	Unsecured	1,231.94	NA	NA	0.00	0.00
MID MICHIGAN CENTER FOR SLEEP	Unsecured	35.04	NA	NA	0.00	0.00
MONEY RECOVERY NATIONWIDE	Unsecured	107.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	162,057.00	156,629.90	0.00	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	NA	425.00	NA	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	0.00	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	0.00	150.00	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,699.04	6,021.20	6,021.20	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	587.00	779.35	779.35	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	497.64	417.29	417.29	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,580.00	4,649.33	4,649.33	0.00	0.00
SANTANDER CONSUMER USA	Secured	0.00	0.00	0.00	0.00	0.00
SECURITY CREDIT UNION	Secured	1,700.00	1,946.87	0.00	0.00	0.00
TGSLC	Unsecured	96,805.00	85,562.41	85,562.41	0.00	0.00
UNITED STUDENT AID FUNDS, INC	Unsecured	46,929.63	105,715.94	105,715.94	0.00	0.00
WELLS FARGO HOME MORTGAGE	Unsecured	32,931.00	NA	NA	0.00	0.00
WONDER AND DISCOVERY	Unsecured	150.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$28,393.00	\$4,000.18	\$1,045.68
TOTAL SECURED:	\$28,393.00	\$4,000.18	\$1,045.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,145.35	\$5,797.91	\$0.00
TOTAL PRIORITY:	\$11,145.35	\$5,797.91	\$0.00
GENERAL UNSECURED PAYMENTS:	\$235,523.29	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,456.23</u>
Disbursements to Creditors	<u>\$10,843.77</u>

TOTAL DISBURSEMENTS :	<u>\$17,300.00</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/17/2015

By: /s/ Carl L. Bekofske

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.